



U.S. Small Business
Administration

Capital Access Financial System (CAFS)

Account Set-Up Guide

Description and Purpose of the Capital Access Financial System (CAFS) Account

Overview

For **approved SBA lenders** to access, submit, and service loans, they must establish access to the SBA's Capital Access Financial System (CAFS) by creating an online account. CAFS is the primary system for loan origination and servicing for the SBA's loan program.

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This presentation provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account, including requesting access to appropriate systems and applications.

For more information on how to become an approved SBA lender, visit www.sba.gov/partners/lenders/become-sba-lender.



U.S. Small Business
Administration

Step 1: Creating an Online Account

Setting up your CAFS Account

Lenders: Create Online Account via CLS

Instructions

1. Go to the Capital Access Financial System (CAFS) home page:
https://caweb.sba.gov/cls/dsp_login.cfm
2. Press the **“Not Enrolled?”** link in the top left corner of the login box

Lenders should start this process after receiving confirmation that they are an SBA-approved lender. The entire request process (from requesting a CLS account to receiving access to CAFS systems) may take several days to complete due to the multi-level approval process

The screenshot shows a web browser window titled "Capital Access Financial System". The address bar shows the URL "caweb.sba.gov/cls/dsp_login.cfm" with a red box and a red dot labeled "1" next to it. The page header features the SBA logo and "U.S. Small Business Administration". The main content area is titled "SBA Account Login". Inside this box, the link "Not Enrolled?" is highlighted with a red box and a red dot labeled "2". Below this are links for "Forgot Password?" and "Forgot Username?". At the bottom of the login box are input fields for "User ID" and "Password".

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account via CLS

Instructions

3. You will be taken to the page shown to the right
4. You will need to complete all mandatory fields

Mandatory fields are indicated by bold text and a red asterisk

3

SBA Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

4

Expand **Collapse**

CLS

Return

CLS Login

Login Information

*** User ID** [SBA User ID Rules](#)

*** Password** [SBA Password Rules](#)

*** Re-enter Password**

Identity Information

*** User Type** Partner

*** Name:**

First Middle (* Last) (Suffix)

*** Date of Birth:**

mm/dd/yyyy

Contact Information

*** Country** UNITED STATES

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account via CLS

Instructions

5. Choose and enter your User ID and password which you will use to login to the system

Your User ID must be 8 to 15 characters long, and cannot include <, >, ', ", &, or accented characters.

Your password must be a minimum of 12 characters, and must contain at least three of the following properties:

- Upper Case Letters (A, B, C, ... Z)
- Lower Case Letters (a, b, c, ... z)
- Numerals (0, 1, 2, ... 9)
- Special Characters ({ } [] < > : ? | ` ~ ! @ \$ % ^ & * _ - + =)

Expand Collapse

CLS

Return

CLS Login

Welcome to CLS: Creating a New SBA CLS Account

Login Information

5

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

* Name:

(* First) (Middle) (* Last) (Suffix)

* Date of Birth:

Contact Information

* Country

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account via CLS

Instructions

6. Select the **“Partner”** user type from the drop-down list

The screenshot shows the SBA Capital Access Financial System (CLS) interface for creating a new account. The left sidebar contains navigation links: CLS, Return, and CLS Login. The main content area is titled 'Welcome to CLS: Creating a New SBA CLS Account' and contains the following sections:

- Login Information:** Includes a field for * User ID and a link to SBA User ID Rules.
- Identity Information:** Includes a dropdown for * User Type (currently 'Not Yet Selected'), a field for * Name (with sub-fields for First, Middle, Last, and Suffix), and a dropdown for * User Type (currently 'Not Yet Selected').
- Contact Information:** Includes a dropdown for * User Type (currently 'Not Yet Selected'), a field for * Street Address Line 1, a field for * City/State, a field for * Phone Number (with sub-fields for Country, Area Code, Phone Number, and Extension), a field for * E-Mail Address, and a field for * Re-enter E-Mail Address.
- Security Questions:** Includes a dropdown for * First Question (currently 'Select Question') and a field for * Answer.

A red dot with the number 6 is placed next to the 'Partner' option in the 'User Type' dropdown menu, indicating the step to select this user type.

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account in CLS

Instructions

7. Fill in your name

First and last are required, middle name is optional

8. Fill in your Date of Birth

Your DOB must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

Expand Collapse

CLS

Return

CLS Login

Welcome to CLS: Creating a New SBA CLS Account

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

* Name:

(* First) (Middle) (* Last) (Suffix)

* Date of Birth:

Contact Information

* Country

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account in CLS

Instructions

9. Fill in your street address and zip code

Use your office address

10. Press the **“Lookup Zip”** button.

This will populate the “City/State” field, so you will no longer need to fill in that portion

SBA Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

Expand Collapse

- CLS
 - Return
 - CLS Login

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

* Name:
 (* First) (Middle) (* Last) (Suffix)

Contact Information

* Country

* Zip+4 **10**

9 * Street Address Line 1
 (Please add street number.)

Street Address Line 2

* City/State

* Landline Phone Number
 (* Country) (* Area Code) (* Landline Number) (Extension)

* Mobile Phone Number
 (* Country) (* Area Code) (* Mobile Phone Number)

Fax Number
 (Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

● *The red dots correspond to the numbered instructional step on the left side of the screen*

Instructions

The country code for the U.S. is 001. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you need access to your phone or email to receive your login PIN

SBA Capital Access Financial System | Welcome to CLS: Creating a New SBA CLS Account

Expand Collapse

- CLS
 - Return
 - CLS Login

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type

* Name:
 (* First) (Middle) (* Last) (Suffix)

Contact Information

* Country

* Zip+4

* Street Address Line 1
 (Please add street number.)

Street Address Line 2

* City/State

* Landline Phone Number
 (* Country) (* Area Code) (* Landline Number) (Extension)

* Mobile Phone Number
 (* Country) (* Area Code) (* Mobile Phone Number)

Fax Number
 (Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account in CLS

Instructions

13. Enter your organization's Location ID. If you do not know your organization's location ID, use the **"Lookup"** button
14. Lookup Functionality:
 - a) Search for your institution's name or filter the list by selecting your Partner Type (e.g., Banking Institution or Credit Union)
 - b) Press the "Lookup by Name, Type, City, State, and/or Zip" button
 - c) When you find your institution in the list, press the blue Location ID link to auto-copy that into your CLS account sign-up

Welcome to CLS: Creating a New SBA CLS Account

Expand **Collapse**

CLS
Return
CLS Login

* Landline Phone Number
(* Country) (* Area Code) (* Landline Number) (Extension)

* Mobile Phone Number
(* Country) (* Area Code) (* Mobile Phone Number)

Fax Number
(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

Partner Information

13 Headquarters Location ID [Lookup](#)

Paged Search for Multiple Partners/Locations

(Note: It's possible to enter combinations that cannot be found, such as NY as the State and 78705 as the Zip. Spelling differences can also interfere with the search.)

14a Partner Name Starts With (scope)

Partner Type Banking Institution

Location City Starts With (scope)

Location State

Location Postal/Zip Code Starts With (scope)

Max rows per page 50

14b [Lookup by Name, Type, City, State and/or Zip](#)

14c

Partner	Location	Name
	3686	

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account in CLS

Instructions

15. Select your institution's Authorizing Official (AO) from the drop-down menu
16. If your Location ID has many AOs, you can search for a specific AO by entering their email, first name, or last name in the corresponding box and click **"Lookup Lender's Authorizing Official"**

*If you are the **first CAFS account for a Location ID**, you will be automatically assigned as the AO. In this case, you will not be able to select an AO from the dropdown*

Lender's Authorizing Official (Lookup)

Also known as Lender's Authorizing Official, or "LAO". Your LAO will have the same "Headquarters Location ID" as you, so please enter that first (above).

Note: In the following, "Partial" means "starts with":

16

Lender's Authorizing Official's E-Mail

Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

Lookup Lender's Authorizing Official

15

Lender's Authorizing Official's Appear Here After Lookup ▼

* Lender's Authorizing Official

(ID) (First) (Middle) (Last) (Email)

If you already have a CLS account and want to assign yourself as an additional AO for your Location ID:

- Send an email to cls@sba.gov with subject "PRODUCTION Authorizing Official Approval Request."
- In the email, state that you are requesting to be an authorizing official for your Location ID (include your Location ID in the email).
- You will receive an email from cls@sba.gov that your account has been approved

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Create Online Account in CLS

Instructions

17. Select three security questions from the dropdown menus that you can easily answer, and enter your answers in the appropriate boxes
18. Verify the Captcha by entering the text in the box
Please note that the text is case-sensitive
19. Click **“Submit”** at the bottom of the page
20. If there are any errors in the previous fields, you must correct the errors, re-write these security questions, and verify a new Captcha

● The red dots correspond to the numbered instructional step on the left side of the screen



U.S. Small Business
Administration

Step 2: Authenticate Your Account

Use two-step verification to secure your account

Lenders: Authenticate your Account

Instructions

21. Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/cls/dsp_login.cfm
22. Enter the credentials created during account set-up
23. Check the box next to **“I agree to these terms”** and click **“Login”**
24. You will be asked to authenticate using a PIN
You can receive by text, call, or email (select your preferred option). You must authenticate by PIN for your account to be considered fully active

The screenshot shows the 'SBA Account Login' page in a web browser. Step 21 points to the URL bar showing 'caweb.sba.gov/cls/dsp_login.cfm'. Step 22 points to the 'User ID' and 'Password' input fields. Step 23 points to the 'I agree to these terms' checkbox and the 'Login' button.

Capital Access Financial System x +

21 caweb.sba.gov/cls/dsp_login.cfm

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

22

User ID

Password

Disclaimer

You are accessing a U S Government information system, which includes

(1) This computer,
(2) This computer network,
(3) All computers connected to this network, and
(4) All devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.

Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

23

☐ * I agree to these terms.

Login

24

Your account is pending for identity verification.

Please select how you would like to start PIN authentication.

SBA Account Authentication

Skip PIN and take me to home page >

*** Please select a PIN authentication method:**

SMS to Mobile Phone (***) *** - 2222

Voice Call to Phone (***) *** - 2222

Email Address

Click here to authenticate by using a backup code instead.

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Authenticate your Account

Instructions

25. If you do not have access to your phone/email while trying to log in, you can use a backup code by selecting **"Skip PIN and take me to home page"**
This will allow you to generate a backup code, but you will not have full system functionality. You will not be able to utilize the backup codes unless you have fully activated your account
26. Under the person icon in the top left, select **"update profile"** from the dropdown
27. On the profile page, you will see a box about generating backup codes. Select the **"Generate Backup Codes for Credential Authentication"** link
28. A pop-up box will appear with a list of backup codes. You can download this list or copy a single backup code for use

SBA Account Authentication

25 [Skip PIN and take me to home page >](#)

*** Please select a PIN authentication method:**

SMS to Mobile Phone (***) *** - 2222

Voice Call to Phone (***) *** - 2222

Email Address

[Click here to authenticate by using a backup code instead.](#)

TEM

26

[Update Profile](#)

[Change Password](#)

[Request Access to CAFS Systems](#)

[Accessibility and Other Preferences](#)

[Change Application Menu \(Wide / Traditional\)](#)

Backup Codes:

27 We will give you 7 backup codes to use when no other authentication methods are available.
Please keep the codes in a safe place.

[Generate Backup Codes for Credential Authentication.](#)

28

4xanEM

hY2rA9

K7EF4j

m5W11j

VQYp3c

FAvm2H

d4Assn

[Download backup codes](#)

● The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Authenticate your Account

Instructions

29. Log out of your account
30. Log back into your account, and this time when it requests your PIN, select **"Click here to authenticate by using a backup code instead"**
31. Enter one of your generated backup codes and press the **"verify backup code"** button
32. You are now fully logged into the system!



SBA Account Authentication

[Skip PIN and take me to home page >](#)

*** Please select a PIN authentication method:**

SMS to Mobile Phone (***) *** - 2222

Voice Call to Phone (***) *** - 2222

Email Address

30

[Click here to authenticate by using a backup code instead.](#)

SBA Account Authentication

[< Back](#) [Skip PIN and take me to home page >](#)

*** Enter one your backup codes:**

Backup Code

31

Verify Backup Code

32



*You've set up
your account!*

● The red dots correspond to the numbered instructional step on the left side of the screen



U.S. Small Business
Administration

Step 3: Request Access to Systems

Get access to the CAFS Applications you'll need to
do business with the SBA

Lenders: Request Access

Instructions

33. Once logged in, you will see your information on the left-hand side
34. To request specific system access within CAFS, select the person icon in the top right side of the screen and select **"Request Access to CAFS Systems"** from the dropdown

33 Capital Access Dashboard

Welcome:

Thursday, December 12, 2019

SBA Employee
SBA Official

Account at a Glance

Last Logged in: December 12, 2019, 04:23 PM

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Update Profile
Change Password
Request Access to CAFS Systems

Change Application Menu (Wide / Traditional)

Home Page Theme
Gray Theme
Breast Cancer Awareness Month Pink Theme
Financial Green Theme
Lighter Shade of Pale Blue Theme
Text-Only Black and White Theme


Size & Dollars (in Billions)	\$
ments for	180
struments Funded FY 2020	#
PSB Bid Bonds	0
PSB Final Bonds	1
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0
7(a) Loans	1
504 Debentures	0
Disaster Loans	0
Loans to Microborrowers	46
Loans to Microlenders	8
SBIC Commitments	0
Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	6.7%

Regulations.gov SBA.gov WhiteHouse.gov Session timeout in 29 minutes.

Lenders: Request Access

Instructions

35. For each access level below, click the folder icon, input your Location ID, and select the appropriate check box
 - a) Partner Information System (PIMS): View Partner Information
 - b) Electronic Lending – Origination (ETRAN): Enter/Edit your SBA Loan Applications (includes Read)
 - c) Electronic Lending – Servicing (ETRAN): Update your Lender's SBA Loans (includes Read)
36. Press submit at the bottom
37. You will receive an email that your account has been updated
NOTE: THIS IS NOT AN APPROVAL FOR ACCESS
38. After the access is approved by your organization's AO, the SBA Program Office, and the CLS security team, you will receive an email from cls@sba.gov
39. If you do not receive this email, contact cls@sba.gov, or the Call Center at (833) 572-0502

 Partner Information Management System (PIMS)


☐ Update your partner information ([Show/Hide](#))

☒ View Partner Information ([Show/Hide](#))

Location Id

Del: ☐ [Lookup](#)

Del: ☐ [Lookup](#)

 Electronic Lending - Origination (ETRAN)


☒ Enter/Edit your SBA Loan Applications (includes Read)

Location Id

Del: ☐ [Lookup](#)

Del: ☐ [Lookup](#)

☐ View your SBA Loan Applications ([Show/Hide](#))

 Electronic Lending - Servicing (ETRAN)

☒ Update your Lender's SBA Loans (includes Read) ([Show/Hide](#))

Location Id

Del: ☐ [Lookup](#)

Del: ☐ [Lookup](#)

☐ Upload Closing Documents Only ([Show/Hide](#))

☐ View Lender Receivables Report ([Show/Hide](#))

☐ View your SBA Loans ([Show/Hide](#))

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37

38



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Contact the Capital Access Login System at CLS@SBA.gov